

a first terminal group which can transfer money to said IC card, said first terminal group including a plurality of terminals, wherein each terminal in said first terminal group includes a first ciphering/deciphering unit which performs ciphering/deciphering of information relating to money utilizing a code number;

a second terminal group which can transfer money to said IC card, said second terminal group including a plurality of terminals, wherein each terminal in said second terminal group does not perform ciphering/deciphering of the information relating to money; and

said IC card, including

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- a) a first purse,
  - b) a second purse,
  - c) a second ciphering/deciphering unit for ciphering/deciphering of the

information relating to money obtained from one of the terminals in said first terminal group utilizing the code number, and

- d) an access control program including:

a first purse access program including access steps for said first purse using said second ciphering/deciphering unit and access steps for said second purse without said second ciphering/deciphering unit during executing said first purse program,

a second purse access program to access said second purse without said ciphering/deciphering and having a step of rejecting a command to access said first purse during executing said second purse access program, and

a selection program which selects one of said first and second purse access programs according to information received at the time said IC card is coupled to one of

said first and second terminal groups, so that said terminals of said second terminal group cannot access said first purse access program and said terminals of said first terminal group can access both said first and second purse access programs,

a transferring program activated during said first purse access program execution for transferring an amount of money requested from outside of said IC-card from said first purse to said second purse as electronic money,

wherein, when making a payment from said first purse, the information relating to the money is transferred between said first purse of said IC card and said one terminal of said first terminal group after ciphering of the information in the first and second ciphering/deciphering units,

wherein, when making a payment from the second purse, the information relating to the money is transferred between said second purse of said IC card and said terminals of said second terminal group without ciphering of the information; and

wherein the IC card determines from area ID information transmitted from said first terminal group whether an access demanded is to said first purse or said second purse, and based on a result of the determination, decides whether to decipher the area ID information.

14. (Four Times Amended) An IC card applicable to an electronic purse system having a double-structured purse comprising:

a first purse for storing a first amount of money therein;

a second purse for storing a second amount of money therein;

a first ciphering/deciphering unit for ciphering/deciphering of information relating to money obtained from a first terminal group having a second ciphering/deciphering unit and utilizing a code number, and

an access control program including:

a first purse access program including access steps for said first purse using said second ciphering/deciphering unit and access steps for said second purse without said second ciphering/deciphering unit during executing said first purse program,

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a second purse access program to access said second purse without said ciphering/deciphering and having a step of rejecting a command to access said first purse during executing said second purse access program, and

a selection program which selects one of said first and second purse access programs according to information received at the time said IC card is coupled to one of said first and a second terminal groups, so that terminals of said second terminal group cannot access said first purse access program and terminals of said first terminal group can access both said first and second purse access programs,

a transferring program activated during said first purse access program execution for transferring an amount of money requested from outside of said IC-card from said first purse to said second purse as electronic money,

wherein, when making a payment from said first purse, information relating to the money is transferred between said first purse and said first terminal group after ciphering of the information in said first and second ciphering/deciphering units,

wherein, when making a payment from said second purse, information relating to the money is transferred between said second purse and said second terminal group without ciphering of the information; and

wherein the IC card determines from area ID information transmitted from said first terminal group whether an access demanded is to said first purse or said second purse, and based on a result of the determination, decides whether to decipher the area ID information.

20. (Amended) An electric purse system having a double structured purse using an IC card comprising:

a first device or machine belonging to a first group of which the device or machine transfers money between the IC card and performs ciphering/deciphering of information relating to money utilizing a code number;

a second device or machine belonging to a second group of which the device or machine transfers money between the IC card and performs the transfer without ciphering/deciphering of information relating to money, utilizing a code number;

an integrated computer;

connecting terminals commonly used to couple said integrated computer to one device or machine of said first group or said second group, for a money transaction; and

a memory including:

- a) a first purse being accessible by said integrated computer,
- b) a second purse being accessible by said integrated computer,

c) a ciphering/deciphering program for ciphering/deciphering using code numbers relating to said code number and for ciphering/deciphering the information relating to money,

d) an access control program executed by said integrated computer, the access control program including:

a first purse access program to access said first purse using said ciphering/deciphering program during the communication of said transaction;

a second purse access program to access said second purse without said ciphering/deciphering; and

selecting steps program for selecting and starting one of said first purse access program and second purse access program, the selecting steps program having:

identifying steps for identifying one of said first group or second group by information received from said connecting terminal and said identifying steps provided before starting of said first purse access program;

starting said first purse access program when said early communication information is identified as in the first group; and

starting of second purse access program when said early communication information is identified as in said second group;

wherein the IC card determines from area ID information transmitted from said first terminal group whether an access demanded is to said first purse or said second purse, and based on a result of the determination, decides whether to decipher the area ID information.

21. (Amended) An IC-card applicable to an electric purse system having a first device or machine belonging to a first group of, which the device or machine transfers money between the IC card and performs ciphering/deciphering of information relating to money utilizing a code number, and a second device or machine belonging to a second group, of which device or machine transfers money between the IC card and performs the transfer without ciphering/deciphering of information relating to money, utilizing a code number, comprising:

an integrated computer;

connecting terminals commonly used to couple said integrated computer to one of device or machine of said first group or said second group, for a money transaction;  
and

a memory storing,

a) a first purse being accessible by said integrated computer;

b) a second purse being accessible by said integrated computer;

c) a ciphering/deciphering program for ciphering/deciphering using code numbers relating to said code number and for ciphering/deciphering the information relating to money;

d) an access control program executed by said integrated computer, the access control program including:

a first purse access program to access said first purse using said second ciphering/deciphering program during the communication of said transaction;

a second purse access program to access said second purse without said ciphering/deciphering; and

selecting steps program for selecting and starting one of said first purse access program and second purse access program, the selecting steps program having the steps for:

identifying a group by early communication information from said connecting terminal of which early communication information identify one group of said first group and second group;

starting of said first purse access program when said early communication information is identified as in the first group; and

starting of second purse access program when said early communication information is identified as in said second group;

wherein the IC card determines from area ID information transmitted from said first terminal group whether an access demanded is to said first purse or said second purse, and based on a result of the determination, decides whether to decipher the area ID information.

24. (Amended) An IC-card applicable to an electric purse system for taking a monetary transaction between a machine comprising:

an integrated computer;

connecting terminal for receiving and outputting monetary information from and to said machine and said integrated computer; and

a memory storing:

a) a first purse storing monetary information being accessible by said integrated computer;

b) a second purse storing monetary information being accessible by said integrated computer;

c) a ciphering/deciphering program for ciphering/deciphering using related code number relating to said code number and for ciphering/deciphering the monetary information;

d) an access control program executed by said integrated computer, the access control program including:

a first purse access program to access said first purse using said ciphering/deciphering program during the communication of said transaction and to access said second purse, and said first purse access program to access said second purse by a situation during the monetary transaction of said first purse access program;

a second purse access program to access only said second purse without said ciphering/deciphering during a period of said second purse access program; and

selecting steps program for selecting and starting one of said first purse access program and second purse access program and having the steps of:

identifying one of a first group and a second group by communication information from said connecting terminal before said monetary transaction;

starting said first purse access program when said communication information is identified as in the first group; and

starting second purse access program when said communication information is identified as in said second group;



wherein the IC card determines from area ID information transmitted from said first terminal group whether an access demanded is to said first purse or said second purse, and based on a result of the determination, decides whether to decipher the area ID information.

25. (Amended) An IC-card applicable to an electric purse system for taking a monetary transaction between a transaction machine comprising:

an integrated computer;

connecting terminals for receiving and outputting monetary information from and to said transaction machine and said integrated computer; and

a memory storing,

a) a first purse storing monetary information being accessible by said integrated computer;

b) a first directory storing access rights in correlation with an identification of which machine is being allowed to access said first purse;

c) a second purse storing monetary information being accessible by said integrated computer; and

d) a ciphering/deciphering program for ciphering/deciphering using code numbers relating to said code number and for ciphering/deciphering the information of money;

e) an access control program executed by said integrated computer, the access control program including:

a first purse access program for access of said first purse and second purse using said ciphering/deciphering program during said transaction to access said first purse;

a second purse access program to access to said second purse without said ciphering/deciphering during a period of said second purse access program; and

selecting steps program for selecting and starting one of said first purse access program and second purse access program, the selecting program having the steps of:

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p3 identifying one of a first group and a second group by communication information from said connecting terminal before said monetary transaction;

starting of second purse access program when said communication information is identified as in said second group;

comparing and invalidating after said step of identifying, for comparing received identification received via said connecting terminal to said identification store into said first directory, and for invalidating of an access by said transaction machine where said received identification; and

starting of said first purse access program when said received identification is identified as one of allowed machines by said comparing step;

wherein the IC card determines from area ID information transmitted from said first terminal group whether an access demanded is to said first purse or said

second purse, and based on a result of the determination, decides whether to decipher the area ID information.

26. (Amended) An IC-card applicable to an electric purse system for taking a monetary transaction between a transaction machine comprising:

means for discrimination of said transaction machine into a first type of machine or a second type of machine, wherein said first type of machine is allowed only to perform a payment transaction and said second type of machine is allowed at least to perform a payment transaction and a deposition transaction;

means for double purse having first purse and second purse for storing electric money amount;

means for ciphering/deciphering information of the electric money when said first purse is used in said monetary transaction;

means for executing said payment transaction using said first purse and for rejecting an access to said first purse where said discrimination means discriminates said machine as in said first type; and

means for executing said payment transaction and said deposition transaction using either the first purse using ciphering/deciphering means and second purse where said discriminating means discriminates said machine as in said second type;

wherein the IC card determines from area ID information transmitted from said first terminal group whether an access demanded is to said first purse or said second purse, and based on a result of the determination, decides whether to decipher the area ID information.

27. (Amended) A transaction apparatus executing monetary transactions in an electric purse system using IC-card storing monetary information therein, comprising,  
an IC-card reader/writer for accessing said IC-card;  
a cash counter for dispensing actual cash according to the monetary transaction;  
a display for guiding an operation of said monetary transaction;  
an input device for manually inputting monetary transaction data desired by operator;

means for accessing a host computer having operator's personal account;  
ciphering/deciphering means for ciphering and/or deciphering information between said IC-card via said IC-card reader/writer; and

monetary transaction control means for both dispensing said actual cash by said cash counter and loading electronic cash into said IC-card using said ciphering/deciphering means by an access to said operator's personal account of said host computer as a transaction;

wherein the IC card determines from area ID information transmitted from said first terminal group whether an access demanded is to said first purse or said second purse, and based on a result of the determination, decides whether to decipher the area ID information.

29. (Amended) A transaction apparatus executing monetary transaction in electric multi- purse system using an IC-card storing a plurality of monetary information as a multi-purse therein, comprising:

an IC-card reader/writer for access said IC-card;

a cash depositing unit for depositing actual cash being inserted into said apparatus during the transaction and deriving total depositing amount of one transaction;

a display for guiding an operation of said monetary transaction;

an input device for manually inputting transaction data;

means for accessing a host computer having a personal account;

ciphering/deciphering means for ciphering and/or deciphering information between said IC-card via said IC-card reader/writer; and

monetary transaction control means for depositing said monetary amount to said personal account and said IC-card, in which a total amount being equal to said total depositing amount, of which said depositing unit derives,

wherein separation of said total amount into either multi-purse or personal account is guided by said display, input means receive each amount for purses and personal account and said monetary transaction control means doing according to said separation of input; and

wherein the IC card determines from area ID information transmitted from said first terminal group whether an access demanded is to said first purse or said second purse, and based on a result of the determination, decides whether to decipher the area ID information.

#### REMARKS

The Office Action dated November 18, 2002 has been received and carefully noted. The above amendments and the following remarks are submitted as a full and